

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

FRANK THOMAS ANTHONY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-10848 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/13/2015 and confirmed on 12/10/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		72,889.04
Less Refunds to Debtor	741.40	
TOTAL AMOUNT OF PLAN FUND		72,147.64

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,950.00	
Trustee Fee	3,401.03	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,351.03

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	42,280.24	0.00	42,280.24
	Acct: 6394				
	PNC BANK NA	8,462.85	8,462.85	0.00	8,462.85
	Acct: 6394				
	COMMUNITY BANK NA**	7,306.89	7,306.89	643.17	7,950.06
	Acct: 5083				
					58,693.15

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	FRANK THOMAS ANTHONY	0.00	0.00	0.00	0.00
	Acct:				
	FRANK THOMAS ANTHONY	741.40	741.40	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	950.00	950.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX8/20				
	DANIEL P FOSTER ESQ**	3,000.00	3,000.00	0.00	0.00
	Acct:				
	SONYA ANTHONY	0.00	0.00	0.00	0.00
	Acct: 0084				
	WARREN COUNTY DRS	0.00	0.00	0.00	0.00
	Acct: ?				
	PA DEPARTMENT OF REVENUE*	688.83	688.83	0.00	688.83
	Acct: 8509				
	WARREN COUNTY SD & SUGAR GROVE I	570.00	570.00	0.00	570.00
	Acct: 8509				
	WARREN COUNTY SD & SUGAR GROVE I	10.00	10.00	0.00	10.00
	Acct: 8509				
					1,268.83

Unsecured					
	BERKHEIMER TAX ADMINISTRATOR**	0.00	0.00	0.00	0.00
	Acct: XXXXXX1-13				
	CENTRA CREDIT UNION	807.33	110.84	0.00	110.84

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3880				
	NATIONAL FUEL GAS DISTRIB CORP	961.25	131.98	0.00	131.98
	Acct: 1802				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: 3557				
	MIDLAND FUNDING LLC	11,891.65	1,632.75	0.00	1,632.75
	Acct: 8660				
	ECMC(*)	13,790.64	1,893.48	0.00	1,893.48
	Acct: 8509				
	PHH MORTGAGE CORP(*)	0.00	0.00	0.00	0.00
	Acct: 7529				
	PNC BANK NA	4,193.34	575.76	0.00	575.76
	Acct: 0678				
	PRA RECEIVABLES MANAGEMENT LLC - ,	3,185.13	437.33	0.00	437.33
	Acct: 2623				
	AMERICAN INFOSOURCE LP AGENT FOR	87.56	12.02	0.00	12.02
	Acct: 8573				
	PA DEPARTMENT OF REVENUE*	43.27	5.94	0.00	5.94
	Acct: 8509				
	AMERICAN INFOSOURCE LP AGENT FOR	251.48	34.53	0.00	34.53
	Acct: 0001				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					4,834.63
TOTAL PAID TO CREDITORS					
					64,796.61
TOTAL CLAIMED					
PRIORITY	1,268.83				
SECURED	15,769.74				
UNSECURED	35,211.65				

Date: 10/26/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteevdpa.com

IN RE:

FRANK THOMAS ANTHONY

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:15-10848 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Frank Thomas Anthony
Debtor(s)

Case No. 15-10848-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Oct 27, 2020

User: agro
Form ID: pdf900

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2020:

Recip ID	Recipient Name and Address
db	+ Frank Thomas Anthony, 20 Race Street, Sugar Grove, PA 16350-1624
14091950	+ Aes / Brazos / Us Bank, Po Box 61047, Harrisburg, PA 17106-1047
14154947	+ Berkheimer Assoc-Agt Warren Cty SD/Sugar Grove Bor, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072
14103243	+ Berkheimer Tax Administrator, PO Box 955, 50 North 7th Street, Bangor, PA 18013-1731
14091952	+ Community Bank Na, Attn: Bankruptcy, Po Box 509, Canton, NY 13617-0509
14110978	+ Community Bank, N.A., PO Box 509, Canton, NY 13617-0509
14091953	+ Diversified Adjustment, 600 Coon Rapids Boulevard, Coon Rapids, MN 55433-5549
14335282	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14125911	+ Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14115675	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14091955	+ PHEAA / HCB, Aes / Ddb, Po Box 8183, Harrisburg, PA 17105-8183
14103245	+ PHH Mortgage Service, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14097131	+ PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
14139662	+ PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
14091956	+ Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
14091957	+ Sears / Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14091958	+ Udran Law Offices PC, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14138000	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 28 2020 02:17:50	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14091951	+ Email/Text: ACCOUNTRECOVERY@CENTRA.ORG	Oct 28 2020 02:27:00	Centra Credit Union, Po Box 789, Columbus, IN 47202-0789
14103244	+ Email/Text: Bankruptcy@natfuel.com	Oct 28 2020 02:25:00	National Fuel, 1100 State Street, Erie, PA 16501-1912
14091954	Email/PDF: cbp@onemainfinancial.com	Oct 28 2020 01:12:14	Onemain Financial, 601 N.W. Second Street, Evansville, IN 47708-1013
14133209	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 28 2020 02:17:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14096612	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2020 02:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14091959	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 28 2020 02:23:00	Verizon, 500 Technology Drive, Suite 30, Weldon Spring, MO 63304-2225

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-1

User: agro

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Date Rcvd: Oct 27, 2020

Form ID: pdf900

Total Noticed: 24

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Frank Thomas Anthony dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com

TOTAL: 6